

Cut-off times and settlement dating for transaction services

This Cut-off times and settlement dating for transaction services brochure is a supplement to the Tariffs brochures for transaction services. All information in this document is subject to change and for indicative purposes only.

The Netherlands - ING Bank N.V.:

Cut-off Times International payments (Amsterdam - CEST / CET)

Ensure to take into account the cut-off time being latest delivery times for processing and to fill in the details of your payment completely & correctly according to the product specifications as these times are applicable for straight through processing (STP) transactions. If you also ensure that there is sufficient balance on your account, the order is automatically processed.

Payment order after the delivery deadline

If you submit payments after the deadline, ING can not commit that they will be processed on the requested date.

Availability

The date on which the money becomes available at the receiving bank depends on:

- The currency of the payment
- From which account and currency you make the payment
- Whether you opt for priority / urgent payment
- Intermediary and Beneficiary Banks

Channels

Below are the cut-off times for InsideBusiness Payments and Mijn ING Zakelijk. For non-urgent / standard payments via InsideBusiness Payments and Mijn ING Zakelijk, where the currency is the same as the currency of the accounts, a processing time of D + 2 applies. For payments of this type in euros, a processing time of D + 1 applies.

Outgoing International Payments without currency conversion

| | Urgent | | Standard | |
|----------|-----------------|--------------|-----------------|--------------|
| Currency | Settlement Date | Cut-off Time | Settlement Date | Cut-off Time |
| AED | D+1 | 15:00 | D+2 | 15:30 |
| AUD | D+1 | 15:00 | D+2 | 17:00 |
| ANG | D+1 | 15:00 | D+2 | 17:00 |
| BGN | D | 14:00 | D+2 | 17:00 |
| CAD | D | 16:00 | D+2 | 17:00 |
| CHF | D | 14:15 | D+2 | 14:10 |
| CNY | D+1 | 15:00 | D+2 | 17:00 |
| CZK | D | 12:00 | D+2 | 17:00 |
| DKK | D | 13:30 | D+2 | 17:00 |
| EUR | D | 16:00 | D+1 | 17:00 |
| GBP | D | 18:00 | D+2 | 18:00 |
| HKD | D+1 | 15:00 | D+2 | 17:00 |
| HRK | D+1 | 15:00 | D+2 | 17:00 |
| HUF | D | 14:15 | D+2 | 17:00 |
| ILS | D | 09:30 | D+2 | 17:00 |
| JPY | D+1 | 15:00 | D+2 | 17:00 |
| MXN | D | 15:30 | D+2 | 17:00 |
| NOK | D | 13:30 | D+2 | 17:00 |
| NZD | D+1 | 15:00 | D+2 | 17:00 |
| PLN | D | 13:30 | D+2 | 17:00 |
| RON | D | 12:15 | D+2 | 17:00 |
| RUB | D | 13:30 | D+2 | 14:00 |
| SAR | D+1 | 15:00 | D+2 | 17:00 |
| SEK | D | 13:30 | D+2 | 17:00 |
| SGD | D+1 | 15:00 | D+2 | 17:00 |
| THB | D+1 | 15:00 | D+2 | 17:00 |
| TRY | D | 11:00 | D+2 | 17:00 |
| USD | D | 19:00 | D+2 | 19:00 |
| ZAR | D | 11:15 | D+2 | 17:00 |

Outgoing International Payments with currency conversion

| | Urgent | | Standard | |
|----------|-----------------|--------------|-----------------|--------------|
| Currency | Settlement Date | Cut-off Time | Settlement Date | Cut-off Time |
| AED | D+1 | 14:00 | D+2 | 13:30 |
| AUD | D+1 | 14:00 | D+2 | 13:30 |
| AWG | D+2 | 14:00 | D+2 | 09:45 |
| BGN | D | 14:00 | D+2 | 14:00 |
| CAD | D | 14:00 | D+2 | 13:30 |
| CHF | D | 14:15 | D+2 | 14:10 |
| CZK | D | 12:00 | D+2 | 12:00 |
| DKK | D | 13:30 | D+2 | 13:30 |
| GBP | D | 14:00 | D+2 | 13:30 |
| HKD | D+1 | 14:00 | D+2 | 13:30 |
| HRK | D+1 | 14:00 | D+2 | 13:30 |
| HUF | D | 14:15 | D+2 | 14:15 |
| ILS | D | 09:30 | D+2 | 13:30 |
| INR | D+2 | 14:00 | D+2 | 13:30 |
| JPY | D+1 | 14:00 | D+2 | 13:30 |
| KES | D+2 | 14:00 | D+2 | 13:30 |
| KWD | D+2 | 14:00 | D+2 | 13:30 |
| MAR | D+2 | 14:00 | D+2 | 13:30 |
| MUR | D+2 | 14:00 | D+2 | 09:45 |
| MXN | D | 15:30 | D+2 | 13:30 |
| NOK | D | 13:30 | D+2 | 13:30 |
| NZD | D+1 | 14:00 | D+2 | 13:30 |
| OMR | D+2 | 13:30 | D+2 | 13:30 |
| PLN | D | 13:30 | D+2 | 13:30 |
| RON | D | 12:15 | D+2 | 12:15 |
| SAR | D+1 | 14:00 | D+2 | 13:30 |
| SEK | D | 13:30 | D+2 | 13:30 |
| SGD | D+1 | 14:00 | D+2 | 13:30 |
| THB | D+1 | 14:00 | D+2 | 13:30 |
| TND | D+2 | 14:00 | D+2 | 13:30 |
| TRY | D | 11:00 | D+2 | 10:45 |
| USD | D | 14:00 | D+2 | 13:30 |
| ZAR | D | 11:15 | D+2 | 11:45 |